Sheet No.: 1 of 13 1/13 **SELLING AGENTS** (S) Sm CLIENT COMPUTER 21 CLIENT COMPUTER 21 12 2441 **FINANCIAL** INSTITUTION READER **SERVER** 33 19 COMMUNICATIONS INTERFACE CLIENT COMPUTER 21 **PSTN** 31 32 COMPUTER 23 DATABASE INTERNET Pm P1 21 CLIENT COMPUTER P2 21 CLIENT COMPUTER **PAYING** 22. **AGENTS** (P) 21 CLIENT COMPUTER

FIG.1

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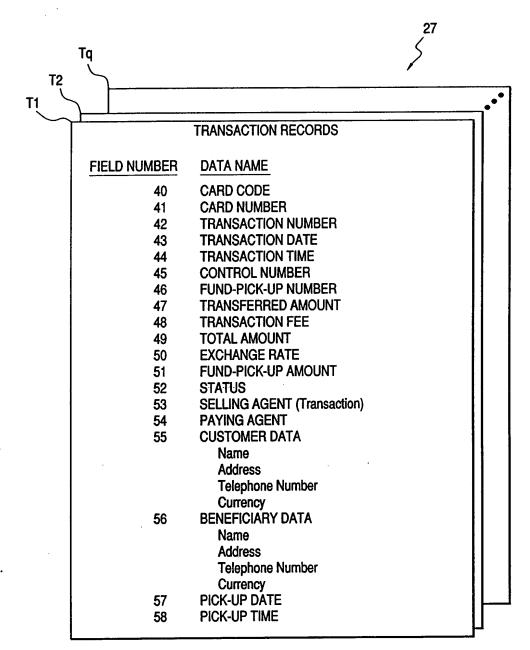


FIG.2

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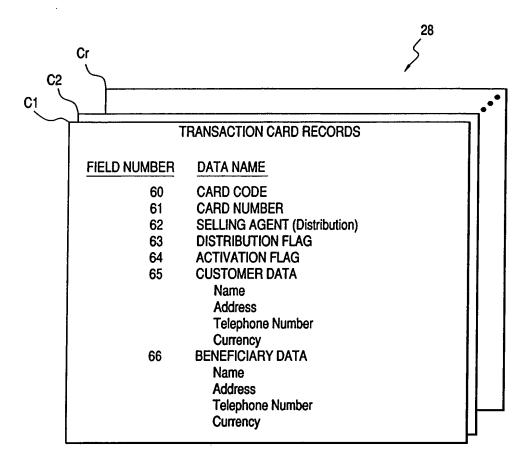
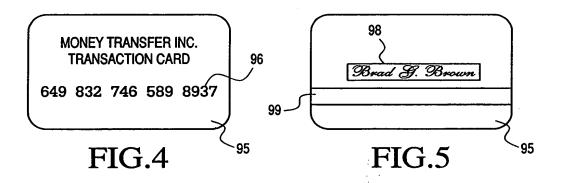
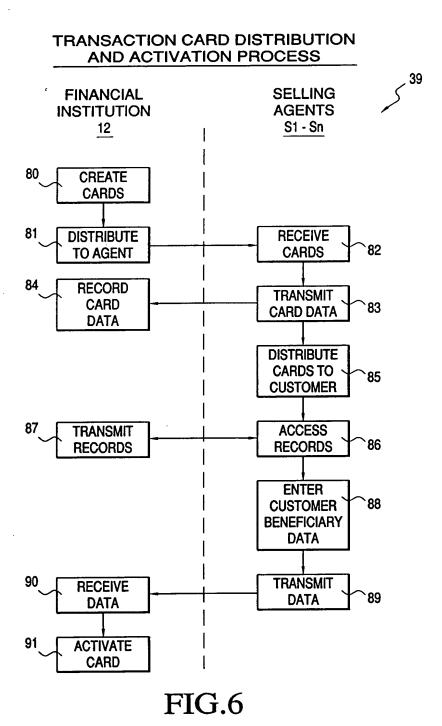


FIG.3



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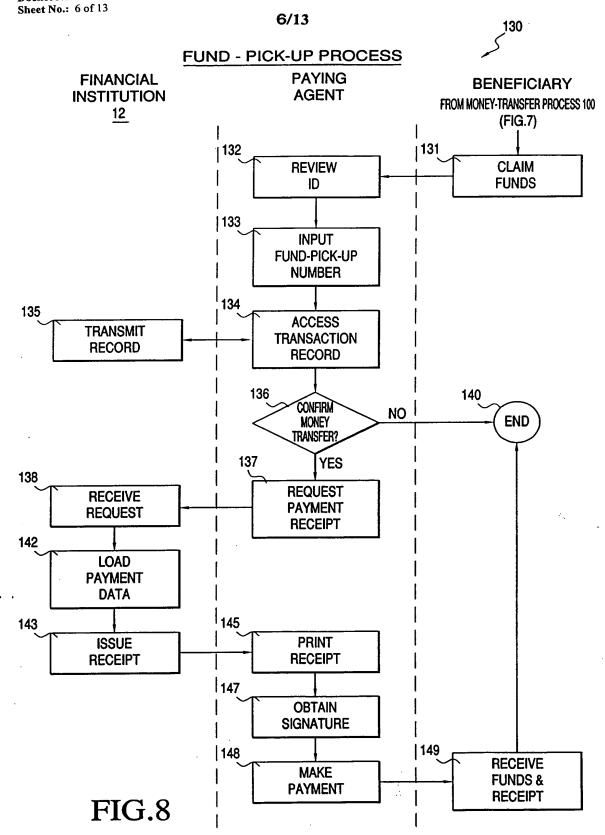


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MONEY - TRANFER PROCESS FINANCIAL SELLING CUSTOMER INSTITUTION **AGENT** 12 103 102 101 **INPUT** RECEIVE REQUEST MONEY-TRANSFER MONEY-TRANSFER MONEY **REQUEST DATA REQUEST DATA TRANSFER** 104 **CREATE TRANSACTION RECORD** 105 DATA NO **ERROR** 106 107 YES YES 108 SEND RECEIVE **TRY ERROR ERROR AGAIN MESSAGE MESSAGE** NO 4 109 113 LOAD **END TRANSACTION RECORD** ¹117 119 114 ISSUE **PRINT RECEIVE** RECEIPT RECEIPT RECEIPT 120 **INFORM BENEFICIARY** FIG.7 TO FUNDS PICK-UP 130 (FIG.8)





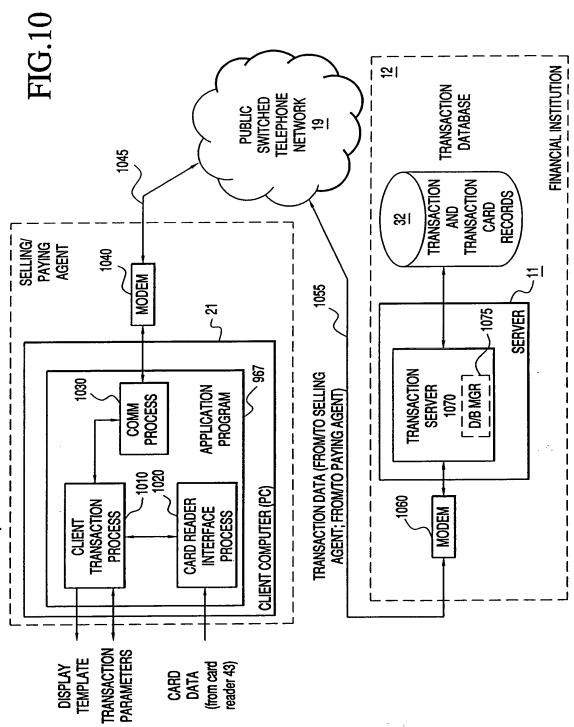


935

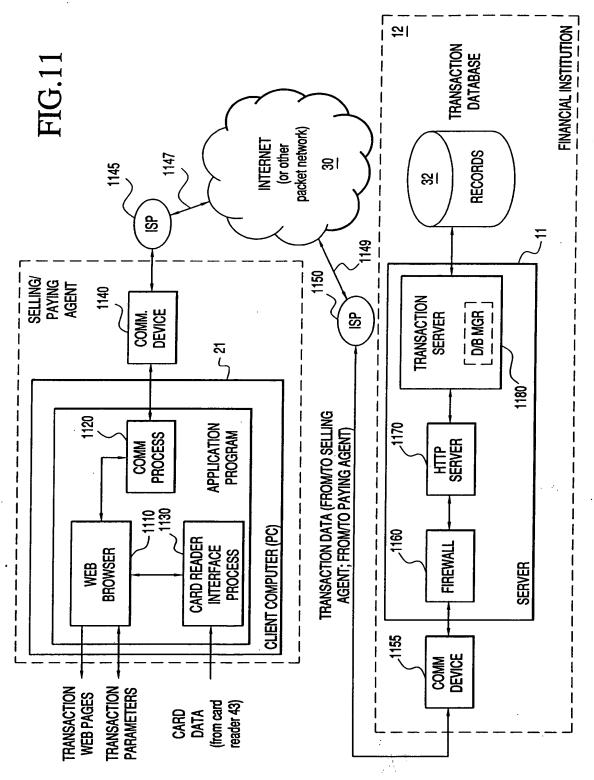
Sheet No.: 7 of 13 7/13 (e.g.KEYBOARD 23, MOUSE 24) ß 8 (TRANSACTION PRINTER) USER COMMANDS & SELECTION (MONITOR) PRINTER USER INPUT DEVICE DISPLAY 973 975 22 CLIENT COMPUTER (PC) OUTPUT I/F 22 MEMORY 950 88 967 8 COMM ~953 .957 86 / 8 APPLICATION PROGRAM 용 DISKETTE DRIVE SSO **PROCESSOR** RAM INPUN F Internet (and/or other network) access

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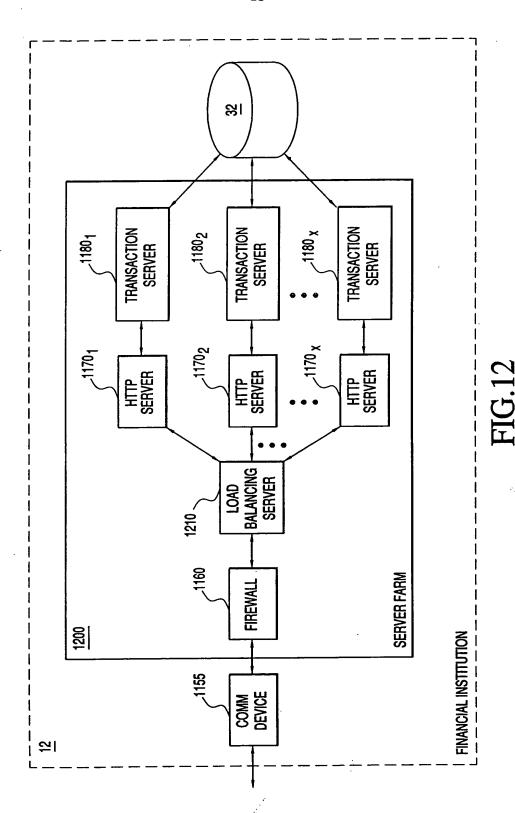




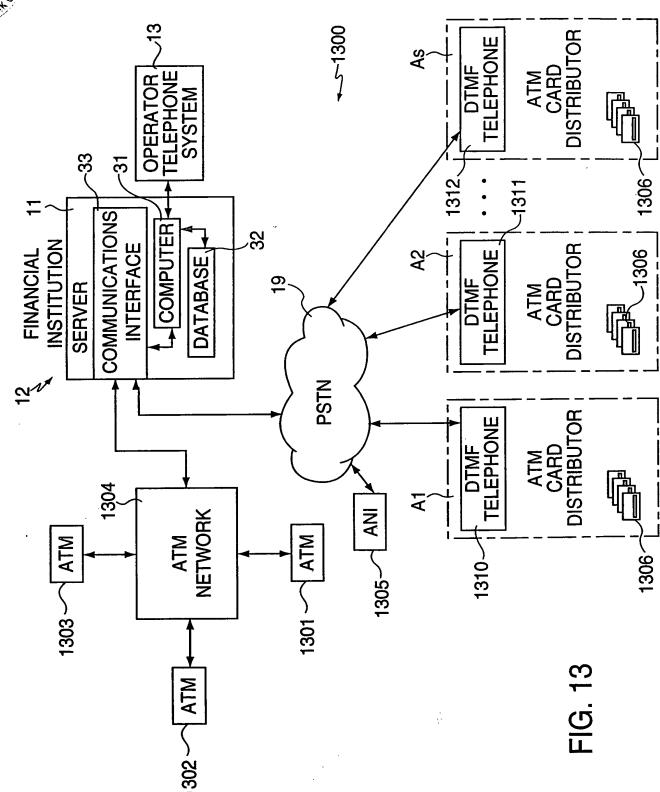












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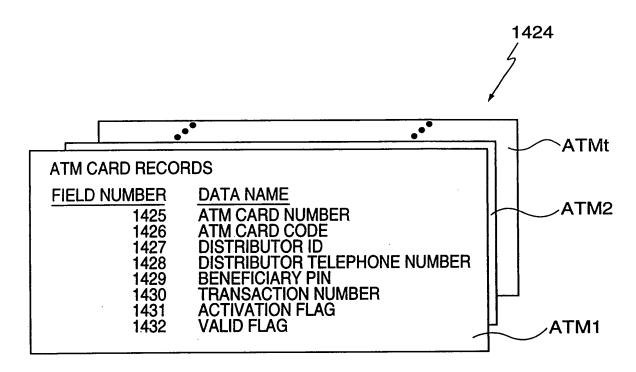


FIG. 14

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